

Official Form 410

Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Limosa, LLC</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	<div>Where should notices to the creditor be sent?</div> <div>Federal Rule of Bankruptcy Procedure (FRBP) 2002(g) <u>Land Home Financial Services, Inc.</u> Name <u>3611 South Harbor Blvd Suite 100</u> Number Street <u>Santa Ana, CA 92704</u> City State ZIP Code Contact phone <u>877-557-9042</u> Contact email <u>LH.Docs@lhfs.com</u> Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____</div>	<div>Where should payments to the creditor be sent? (if different)</div> <div><u>Land Home Financial Services, Inc.</u> Name <u>PO BOX 25164</u> Number Street <u>Santa Ana, CA 92799-5164</u> City State ZIP Code Contact phone <u>877-557-9042</u> Contact email <u>LH.Docs@lhfs.com</u></div>
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 8464

7. How much is the claim? \$250,973.87. Does this amount include interest or other charges?
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
Money Loaned

9. Is all or part of the claim secured? ☐ No
☒ Yes. The claim is secured by a lien on property.
Nature of property: 404 HENDERSON AVE, MILLVILLE, NJ 08332
☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: Mortgage / Deed of Trust
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$250,973.87
Amount of the claim that is unsecured: \$0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$80,690.28
Annual Interest Rate (when case was filed) 6.0000 %
☒ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? ☒ No ☐ Yes. Check one:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/21/2023
MM / DD / YYYY

/s/ Taylor Bartle
Signature

Print the name of the person who is completing and signing this claim:

Name Taylor Bartle, Supervisor
First name Middle name Last name

Title Representative for Limosa, LLC

Company Weinstein & Riley, P.S.
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 2001 Western Ave, Ste 400
Number Street

Seattle, WA 98121
City State ZIP Code

Contact phone 8773323543 Email bncmail@w-legal.com

Mortgage Proof of Claim Attachment

(12/15)

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	<u>23-10218</u>	Principal balance:	<u>\$196,801.84</u>	Principal & interest due:	<u>\$57,896.04</u>	Principal & interest:	<u>\$1,801.08</u>
Debtor 1:	<u>Jorge L Medina</u>	Interest due:	<u>\$31,377.79</u>	Prepetition fees due:	<u>\$16,930.83</u>	Monthly escrow:	<u>\$0.00</u>
Debtor 2:		Fees, costs due:	<u>\$16,930.83</u>	Escrow deficiency for funds advanced:	<u>\$5,863.41</u>	Private mortgage insurance:	<u>\$0.00</u>
Last 4 digits to identify:	<u>8464</u>	Escrow deficiency for funds advanced:	<u>\$5,863.41</u>	Projected escrow shortage:	<u>\$0.00</u>	Total monthly payment:	<u>\$1,801.08</u>
Creditor:	<u>Limosa, LLC</u>	Less total funds on hand:	<u>\$0.00</u>	Less funds on hand:	<u>\$0.00</u>		
Servicer:		Total debt:	<u>\$250,973.87</u>	Total prepetition arrearage:	<u>\$80,690.28</u>		
Fixed accrual/daily simple interest/other: <u>Fixed</u>							

Part 5 : Loan Payment History from First Date of Default

		Account Activity				G. Prin, int & esc past due balance	How Funds Were Applied/Amount Incurred					Balance After Amount Received or Incurred				
A. Date	B. Contractual payment amount	C. Funds received	D. Amount incurred	E. Description	F. Contractual due date		H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
2/11/ 2019				New Loan		\$ -						\$ 184,391 .17		\$ -	\$ 248.85	\$ -
2/11/ 2019			\$ 6,074.5 8	Prior srvcr Escw Adv		\$ -				\$ 6,074.58		\$ 184,391 .17		\$ -	\$ 6,323.4 3	\$ -
2/11/ 2019			\$ 3,302.2 5	Prior srvcr Corp Adv		\$ -				\$ 3,302.25		\$ 184,391 .17		\$ -	\$ 9,625.6 8	\$ -
3/1/2 019	\$ 1,244.30			Installment due		\$ 1,244.30						\$ 184,391 .17		\$ -	\$ 9,625.6 8	\$ -
3/8/2 019		\$ 62.21		Unapplied payment		\$ 1,244.30						\$ 184,391 .17		\$ -	\$ 9,625.6 8	\$ -
4/1/2 019	\$ 1,244.30			Installment due		\$ 2,488.60						\$ 184,391 .17		\$ -	\$ 9,625.6 8	\$ -
4/16/ 2019			\$ 113.00	Attorney Fees &		\$ 2,488.60				\$ 113.00		\$ 184,391		\$ -	\$ 9,738.6	\$ -

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				Costs							.17			8	
5/1/2019	\$ 1,244.30			Installment due		\$ 3,732.90					\$ 184,391.17		\$ -	\$ 9,738.68	\$ -
5/1/2019			\$ 25.12	Late Fee Assessment		\$ 3,732.90			\$ 25.12		\$ 184,391.17		\$ -	\$ 9,763.80	\$ -
5/13/2019			\$ 162.52	Delinquent Prop Tax		\$ 3,732.90			\$ 162.52		\$ 184,391.17		\$ -	\$ 9,926.32	\$ -
5/13/2019			\$ 1,335.09	Delinquent Prop Tax		\$ 3,732.90			\$ 1,335.09		\$ 184,391.17		\$ -	\$ 11,261.41	\$ -
5/16/2019			\$ 25.12	Late Fee Assessment		\$ 3,732.90			\$ 25.12		\$ 184,391.17		\$ -	\$ 11,286.53	\$ -
6/1/2019	\$ 1,244.30			Installment due		\$ 4,977.20					\$ 184,391.17		\$ -	\$ 11,286.53	\$ -
6/18/2019			\$ 25.12	Late Fee Assessment		\$ 4,977.20			\$ 25.12		\$ 184,391.17		\$ -	\$ 11,311.65	\$ -
7/1/2019	\$ 1,244.30			Installment due		\$ 6,221.50					\$ 184,391.17		\$ -	\$ 11,311.65	\$ -
7/16/2019			\$ 25.12	Late Fee Assessment		\$ 6,221.50			\$ 25.12		\$ 184,391.17		\$ -	\$ 11,336.77	\$ -
8/1/2019	\$ 1,244.30			Installment due		\$ 7,465.80					\$ 184,391.17		\$ -	\$ 11,336.77	\$ -
8/16/2019				Late Fee Assessment		\$ 7,465.80			\$ 25.12		\$ 184,391.17		\$ -	\$ 11,361.89	\$ -
9/1/2019	\$ 1,244.30			Installment due		\$ 8,710.10					\$ 184,391.17		\$ -	\$ 11,361.89	\$ -
9/17/2019			\$ 25.12	Late Fee Assessment		\$ 8,710.10			\$ 25.12		\$ 184,391.17		\$ -	\$ 11,387.01	\$ -
10/1/2019	\$ 1,244.30			Installment due		\$ 9,954.40					\$ 184,391.17		\$ -	\$ 11,387.01	\$ -
10/1/2019			\$ 65.51	Attorney Fees & Costs		\$ 9,954.40			\$ 65.51		\$ 184,391.17		\$ -	\$ 11,452.52	

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10/1 6/20 19			\$ 25.12	Late Fee Assessmen t		\$ 9,954.40				\$ 25.12		\$ 184,391 .17		\$ -	\$ 11,477. 64	\$ -
11/1/ 2019	\$ 1,244.30			Installment due		\$ 11,198.70						\$ 184,391 .17		\$ -	\$ 11,477. 64	\$ -
11/2 1/20 19		\$ 1,244.3 0		Payment	5/1/2018	\$ 9,954.40	\$ 320.58	\$ 307.32	\$ 616.40	\$ -		\$ 184,070 .59		\$ 616.40	\$ 11,477. 64	\$ -
11/2 1/20 19		\$ 1,244.3 0		Payment	6/1/2018	\$ 8,710.10	\$ 321.12	\$ 306.78	\$ 616.40	\$ -		\$ 183,749 .47		\$ 1,232.8 0	\$ 11,477. 64	\$ -
11/2 1/20 19		\$ 1,161.3 6		Unapplied payment	7/1/2018	\$ 8,710.10						\$ 183,749 .47		\$ 1,232.8 0	\$ 11,477. 64	\$ -
11/2 6/20 19		\$ 1,244.3 0		Payment	7/1/2018	\$ 7,465.80	\$ 321.65	\$ 306.25	\$ 616.40	\$ -		\$ 183,427 .82		\$ 1,849.2 0	\$ 11,477. 64	\$ -
11/2 6/20 19		\$ 580.68		Unapplied payment	8/1/2018	\$ 7,465.80				\$ -		\$ 183,427 .82		\$ 1,849.2 0	\$ 11,477. 64	\$ -
11/2 6/20 19		\$ 1,244.3 0		Payment	8/1/2018	\$ 6,221.50	\$ 322.19	\$ 305.71	\$ 616.40			\$ 183,105 .63		\$ 2,465.6 0	\$ 11,477. 64	\$ -
11/2 6/20 19		\$ 580.68	\$ -	Unapplied payment	9/1/2018	\$ 6,221.50			\$ -	\$ -		\$ 183,105 .63		\$ 2,465.6 0	\$ 11,477. 64	\$ -
11/2 7/20 19			\$ 25.12	Unapplied payment	11/1/2019	\$ 6,221.50			\$ -	\$ 25.12		\$ 183,105 .63		\$ 2,465.6 0	\$ 11,502. 76	\$ -
12/1/ 2019	\$ 1,244.30			Installment due		\$ 7,465.80						\$ 183,105 .63		\$ 2,465.6 0	\$ 11,502. 76	\$ -
12/1 7/20 19			\$ 25.12	Late Fee Assessmen t	11/1/2019	\$ 7,465.80				\$ 25.12		\$ 183,105 .63		\$ 2,465.6 0	\$ 11,527. 88	\$ -
12/1 9/20 19			\$ 1,269.4 2	Unapplied payment	9/1/2018	\$ 7,465.80			\$ -			\$ 183,105 .63		\$ 2,465.6 0	\$ 11,527. 88	\$ -
12/1 9/20 19		\$ 1,244.3 0		Payment	9/1/2018	\$ 6,221.50	\$ 322.72	\$ 305.18	\$ 616.40			\$ 182,782 .91		\$ 3,082.0 0	\$ 11,527. 88	\$ -
12/1 9/20 19		\$ 25.12		Payment	1/1/2018	\$ 6,221.50				\$ (25.12)		\$ 182,782 .91		\$ 3,082.0 0	\$ 11,502. 76	\$ -
1/1/2	\$			Installment		\$			\$			\$		\$	\$	\$

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020	1,244.30			due		7,465.80			-			182,782.91		3,082.00	11,502.76	-
1/8/2020			\$ 25.12	Late Fee Assessment	12/15/2019	\$ 7,465.80			\$ -	\$ 25.12		\$ 182,782.91		\$ 3,082.00	\$ 11,527.88	\$ -
1/13/2020				Principal adjustment	10/15/2018	\$ 7,465.80	\$(14,811.68)		\$ -	\$ -		\$ 197,594.59		\$ 3,082.00	\$ 11,527.88	\$ -
1/13/2020		\$ 178.51		Attorney Fees & Costs	2/15/2020	\$ 7,465.80				\$ (178.51)		\$ 197,594.59		\$ 3,082.00	\$ 11,349.37	
1/13/2020			\$ 3,302.25	Prior svcr Corp Adv	2/15/2020	\$ 7,465.80				\$ (3,302.25)		\$ 197,594.59		\$ 3,082.00	\$ 8,047.12	\$ -
1/13/2020			\$ 6,074.58	Prior svcr Escw Adv	2/15/2020	\$ 7,465.80				\$ (6,074.58)		\$ 197,594.59		\$ 3,082.00	\$ 1,972.54	\$ -
1/13/2020		\$ 1,497.61		Delinquent Prop Tax	2/15/2020	\$ 7,465.80				\$ (1,497.61)		\$ 197,594.59		\$ 3,082.00	\$ 474.93	\$ -
1/13/2020				Late Fee Waived	2/15/2020	\$ 7,465.80				\$ (474.93)		\$ 197,594.59		\$ 3,082.00	\$ 0.00	\$ -
1/14/2020			\$ 1,115.51	Unapplied payment	2/15/2020	\$ 7,465.80						\$ 197,594.59		\$ 3,082.00	\$ 0.00	\$ -
1/14/2020		\$ 1,115.51		Deferred Principal	2/15/2020	\$ 7,465.80						\$ 197,594.59		\$ 3,082.00	\$ 0.00	\$ -
2/13/2020			\$ 1,179.46	Delinquent Prop Tax	2/15/2020	\$ 7,465.80				\$ 1,179.46		\$ 197,594.59		\$ 3,082.00	\$ 1,179.46	\$ -
2/13/2020		\$ 3,082.00		City Bill 1	2/15/2020	\$ 7,465.80			\$ (3,082.00)			\$ 197,594.59		\$ -	\$ 1,179.46	\$ -
2/13/2020		\$ 1,801.08		Payment	1/1/2020	\$ 5,664.72	\$ 196.71	\$ 987.97	\$ 616.40			\$ 197,397.88		\$ 616.40	\$ 1,179.46	\$ -
2/15/2020	\$ 1,801.08			Installment due	2/15/2020	\$ 7,465.80				\$ -		\$ 197,397.88		\$ 616.40	\$ 1,179.46	\$ -
3/15/2020	\$ 1,801.08			Installment due	3/1/2020	\$ 9,266.88			\$ -	\$ -		\$ 197,397.88		\$ 616.40	\$ 1,179.46	\$ -
3/18/2020		\$ 1,801.0		Payment	3/15/2020	\$ 7,465.80	\$ 197.69	\$ 986.99	\$ 616.40			\$ 197,200		\$ 1,232.8	\$ 1,179.4	\$ -

		8										.19		0	6	
4/15/2020	\$ 1,801.08			Installment due	4/15/2020	\$ 9,266.88						\$ 197,200.19		\$ 1,232.80	\$ 1,179.46	\$ -
4/16/2020		\$ 1,801.08		Payment	4/15/2020	\$ 7,465.80	\$ 198.68	\$ 986.00	\$ 616.40			\$ 197,001.51		\$ 1,849.20	\$ 1,179.46	\$ -
5/15/2020	\$ 1,801.08			Installment due	5/15/2020	\$ 9,266.88				\$ -		\$ 197,001.51		\$ 1,849.20	\$ 1,179.46	\$ -
5/19/2020		\$ 1,801.08		Payment	5/15/2020	\$ 7,465.80	\$ 199.67	\$ 985.01	\$ 616.40			\$ 196,801.84		\$ 2,465.60	\$ 1,179.46	\$ -
6/4/2020		\$ 1,361.86		City Bill 2	4/10/2020	\$ 7,465.80			\$ (1,361.86)			\$ 196,801.84		\$ 1,103.74	\$ 1,179.46	\$ -
6/15/2020	\$ 1,801.08			Installment due	6/15/2020	\$ 9,266.88						\$ 196,801.84		\$ 1,103.74	\$ 1,179.46	\$ -
7/15/2020	\$ 1,801.08			Installment due	7/15/2020	\$ 11,067.96						\$ 196,801.84		\$ 1,103.74	\$ 1,179.46	\$ -
8/5/2020		\$ 1,103.74		City Bill 3	7/10/2020	\$ 11,067.96			\$ (1,103.74)			\$ 196,801.84		\$ -	\$ 1,179.46	\$ -
8/5/2020			\$ 381.03	Delinquent Prop Tax	6/15/2020	\$ 11,067.96				\$ 381.03		\$ 196,801.84		\$ -	\$ 1,560.49	\$ -
8/15/2020	\$ 1,801.08			Installment due	8/15/2020	\$ 12,869.04						\$ 196,801.84		\$ -	\$ 1,560.49	\$ -
9/15/2020	\$ 1,801.08			Installment due	9/15/2020	\$ 14,670.12						\$ 196,801.84		\$ -	\$ 1,560.49	\$ -
10/15/2020	\$ 1,801.08			Installment due	10/15/2020	\$ 16,471.20						\$ 196,801.84		\$ -	\$ 1,560.49	\$ -
11/3/2020			\$ 1,486.01	Delinquent Prop Tax	6/15/2020	\$ 16,471.20				\$ 1,486.01		\$ 196,801.84		\$ -	\$ 3,046.50	\$ -
11/15/2020	\$ 1,801.08			Installment due	11/15/2020	\$ 18,272.28						\$ 196,801.84		\$ -	\$ 3,046.50	\$ -
12/15/2020	\$ 1,801.08			Installment due	12/15/2020	\$ 20,073.36						\$ 196,801.84		\$ -	\$ 3,046.50	\$ -

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1/15/2021	\$ 1,801.08			Installment due	1/15/2021	\$ 21,874.44						\$ 196,801.84		\$ -	\$ 3,046.50	\$ -
2/10/2021			\$ 1,428.78	Delinquent Prop Tax	6/15/2020	\$ 21,874.44				\$ 1,428.78		\$ 196,801.84		\$ -	\$ 4,475.28	\$ -
2/15/2021	\$ 1,801.08			Installment due	2/15/2021	\$ 23,675.52						\$ 196,801.84		\$ -	\$ 4,475.28	\$ -
3/15/2021	\$ 1,801.08			Installment due	3/15/2021	\$ 25,476.60						\$ 196,801.84		\$ -	\$ 4,475.28	\$ -
4/15/2021	\$ 1,801.08			Installment due	4/15/2021	\$ 27,277.68						\$ 196,801.84		\$ -	\$ 4,475.28	\$ -
4/21/2021			\$ 1,416.47	Delinquent Prop Tax	6/15/2020	\$ 27,277.68				\$ 1,416.47		\$ 196,801.84		\$ -	\$ 5,891.75	\$ -
5/15/2021	\$ 1,801.08			Installment due		\$ 29,078.76						\$ 196,801.84		\$ -	\$ 5,891.75	\$ -
6/15/2021	\$ 1,801.08			Installment due		\$ 30,879.84						\$ 196,801.84		\$ -	\$ 5,891.75	\$ -
7/15/2021	\$ 1,801.08			Installment due		\$ 32,680.92						\$ 196,801.84		\$ -	\$ 5,891.75	\$ -
8/15/2021	\$ 1,801.08			Installment due		\$ 34,482.00						\$ 196,801.84		\$ -	\$ 5,891.75	\$ -
9/15/2021	\$ 1,801.08			Installment due		\$ 36,283.08						\$ 196,801.84		\$ -	\$ 5,891.75	\$ -
10/15/2021	\$ 1,801.08			Installment due		\$ 38,084.16						\$ 196,801.84		\$ -	\$ 5,891.75	\$ -
11/1/2021			\$ 52.07	Attorney Fees & Costs	6/15/2020	\$ 38,084.16				\$ 52.07		\$ 196,801.84		\$ -	\$ 5,943.82	\$ -
11/15/2021	\$ 1,801.08			Installment due		\$ 39,885.24						\$ 196,801.84		\$ -	\$ 5,943.82	\$ -
12/9/2021			\$ 746.76	Haz Lender Prem	6/15/2020	\$ 39,885.24				\$ 746.76		\$ 196,801.84		\$ -	\$ 6,690.58	\$ -
12/1				Installment		\$						\$		\$	\$	\$

5/20/21				due		39,885.24						196,801.84		-	6,690.58	-
1/15/2022				Installment due		\$ 39,885.24						\$ 196,801.84		\$ -	\$ 6,690.58	\$ -
2/15/2022				Installment due		\$ 39,885.24						\$ 196,801.84		\$ -	\$ 6,690.58	\$ -
3/1/2022			\$ 3,289.12	Delinquent Prop Tax	6/15/2020	\$ 39,885.24				\$ 3,289.12		\$ 196,801.84		\$ -	\$ 9,979.70	\$ -
3/1/2022			\$ 1,643.28	Delinquent Prop Tax	6/15/2020	\$ 39,885.24				\$ 1,643.28		\$ 196,801.84		\$ -	\$ 11,622.98	\$ -
3/2/2022			\$ 47.39	Late Fee Assessment	2/15/2022	\$ 39,885.24				\$ 47.39		\$ 196,801.84		\$ -	\$ 11,670.37	\$ -
3/15/2022	\$ 1,801.08			Installment due		\$ 41,686.32						\$ 196,801.84		\$ -	\$ 11,670.37	\$ -
3/25/2022			\$ 1,239.84	Haz Lender Prem	6/15/2020	\$ 41,686.32				\$ 1,239.84		\$ 196,801.84		\$ -	\$ 12,910.21	\$ -
3/30/2022			\$ 47.39	Late Fee Assessment	3/15/2022	\$ 41,686.32				\$ 47.39		\$ 196,801.84		\$ -	\$ 12,957.60	\$ -
4/15/2022	\$ 1,801.08			Installment due		\$ 43,487.40						\$ 196,801.84		\$ -	\$ 12,957.60	\$ -
4/18/2022			\$ 13.64	Overnight mail assess	6/15/2020	\$ 43,487.40				\$ 13.64		\$ 196,801.84		\$ -	\$ 12,971.24	\$ -
4/25/2022			\$ 1,675.00	Attorney Fees & Costs	6/15/2020	\$ 43,487.40				\$ 1,675.00		\$ 196,801.84		\$ -	\$ 14,646.24	\$ -
5/2/2022			\$ 47.39	Late Fee Assessment	4/15/2022	\$ 43,487.40				\$ 47.39		\$ 196,801.84		\$ -	\$ 14,693.63	\$ -
5/5/2022			\$ 13.82	Overnight mail assess	6/15/2020	\$ 43,487.40				\$ 13.82		\$ 196,801.84		\$ -	\$ 14,707.45	\$ -
5/15/2022	\$ 1,801.08			Installment due		\$ 45,288.48						\$ 196,801.84		\$ -	\$ 14,707.45	\$ -
6/1/2022			\$ 47.39	Late Fee Assessment		\$ 45,288.48				\$ 47.39		\$ 196,801		\$ -	\$ 14,754.	\$ -

				t								.84			84	
6/6/2022			\$ 1,528.06	Postage Disb	6/15/2020	\$ 45,288.48						\$ 196,801.84	\$ -		\$ 14,754.84	\$ -
6/15/2022	\$ 1,801.08			Installment due		\$ 47,089.56						\$ 196,801.84	\$ -		\$ 14,754.84	\$ -
6/16/2022		\$ 866.19		Haz Lender Prem	6/15/2020	\$ 47,089.56				\$ (866.19)		\$ 196,801.84	\$ -		\$ 13,888.65	\$ -
6/21/2022			\$ 1,666.13	Haz Lender Prem	6/15/2020	\$ 47,089.56				\$ 1,666.13		\$ 196,801.84	\$ -		\$ 15,554.78	\$ -
6/30/2022			\$ 47.39	Late Fee Assessment t	6/15/2020	\$ 47,089.56				\$ 47.39		\$ 196,801.84	\$ -		\$ 15,602.17	\$ -
7/15/2022	\$ 1,801.08			Installment due		\$ 48,890.64						\$ 196,801.84	\$ -		\$ 15,602.17	\$ -
7/28/2022			\$ 1,046.48	Default Legal Fee	6/15/2020	\$ 48,890.64				\$ 1,046.48		\$ 196,801.84	\$ -		\$ 16,648.65	\$ -
8/1/2022			\$ 47.39	Late Fee Assessment t	7/15/2022	\$ 48,890.64				\$ 47.39		\$ 196,801.84	\$ -		\$ 16,696.04	\$ -
8/15/2022	\$ 1,801.08			Installment due		\$ 50,691.72						\$ 196,801.84	\$ -		\$ 16,696.04	\$ -
8/30/2022			\$ 47.39	Late Fee Assessment t	8/15/2022	\$ 50,691.72				\$ 47.39		\$ 196,801.84	\$ -		\$ 16,743.43	\$ -
9/15/2022	\$ 1,801.08			Installment due		\$ 52,492.80						\$ 196,801.84	\$ -		\$ 16,743.43	\$ -
9/30/2022			\$ 47.39	Late Fee Assessment t	9/15/2022	\$ 52,492.80				\$ 47.39		\$ 196,801.84	\$ -		\$ 16,790.82	\$ -
10/7/2022			\$ 92.62	Default Legal Fee	6/15/2020	\$ 52,492.80				\$ 92.62		\$ 196,801.84	\$ -		\$ 16,883.44	\$ -
10/15/2022	\$ 1,801.08			Installment due		\$ 54,293.88						\$ 196,801.84	\$ -		\$ 16,883.44	\$ -
11/1/2022			\$ 47.39	Late Fee Assessment t	10/15/2022	\$ 54,293.88				\$ 47.39		\$ 196,801.84	\$ -		\$ 16,930.83	\$ -

11/1 5/20 22	\$ 1,801.08			Installment due		\$ 56,094.96						\$ 196,801 .84		\$ -	\$ 16,930. 83	\$ -
12/1 5/20 22	\$ 1,801.08			Installment due		\$ 57,896.04						\$ 196,801 .84		\$ -	\$ 16,930. 83	\$ -
01/1 0/20 23				BK Filing date		\$ 57,896.04						\$ 196,801 .84		\$ -	\$ 16,930. 83	\$ -

INSTRUMENT NUMBER: [REDACTED]	DOCUMENT TYPE: ASSIGNMENT OF MORTGAGE														
Official Use Only <div> CELESTE RILEY, COUNTY CLERK CUMBERLAND COUNTY, NJ INSTRUMENT NUMBER [REDACTED] RECORDED ON 07/17/2019 06:08:32 PM BOOK: 04182 PAGE: 6476 RJ Consideration: </div>	Return Address <i>(for recorded documents)</i> WEINSTEIN & RILEY, P.S. 2001 WESTERN AVE, SUITE 400 SEATTLE WA 98121 <table> <tr> <td>No. of Pages <i>(excluding Summary Sheet)</i></td> <td>3</td> </tr> <tr> <td>Recording Fee <i>(excluding Transfer Tax)</i></td> <td>\$60.00</td> </tr> <tr> <td>Realty Transfer Tax</td> <td>\$0.00</td> </tr> <tr> <td>Amount Charged</td> <td>\$60.00</td> </tr> <tr> <td>Parcel Information</td> <td>Block: Lot: Municipality:</td> </tr> <tr> <td>First Party Name</td> <td>ATLANTICA LLC</td> </tr> <tr> <td>Second Party Name</td> <td>ISANTHES LLC</td> </tr> </table>	No. of Pages <i>(excluding Summary Sheet)</i>	3	Recording Fee <i>(excluding Transfer Tax)</i>	\$60.00	Realty Transfer Tax	\$0.00	Amount Charged	\$60.00	Parcel Information	Block: Lot: Municipality:	First Party Name	ATLANTICA LLC	Second Party Name	ISANTHES LLC
No. of Pages <i>(excluding Summary Sheet)</i>	3														
Recording Fee <i>(excluding Transfer Tax)</i>	\$60.00														
Realty Transfer Tax	\$0.00														
Amount Charged	\$60.00														
Parcel Information	Block: Lot: Municipality:														
First Party Name	ATLANTICA LLC														
Second Party Name	ISANTHES LLC														
MAIL COPY _____ NO COPY _____ ENVELOPE _____ ADDITIONAL STAMPINGS _____	Additional Information (Official Use Only) [REDACTED]														

<div>Cumberland County Recording Data Page</div> <div>Honorable Celeste M. Riley</div> <div>Cumberland County Clerk</div> <div></div>	<div>Official Use Only - Barcode</div>
<div>Official Use Only - Record & Return</div> <div>Weinstein & Riley, P.S.</div> <div>2001 Western Ave, Suite 400</div> <div>Seattle, WA 98121</div>	<div>Official Use Only - Realty Transfer Fee</div>
<div>Date of Document:</div> <div>2019-07-17</div>	<div>Type of Document:</div> <div>ASSIGNMENT OF MORTGAGE</div>
<div>First Party Name:</div> <div>Atlantica, LLC</div>	<div>Second Party Name:</div> <div>ISANTHES, LLC</div>
<div>Additional Parties:</div>	

<div>THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY</div>	
<div>Block:</div>	<div>Lot:</div>
<div>Municipality</div> <div>MILLVILLE</div>	
<div>Consideration:</div>	
<div>Mailing Address of Grantee:</div>	

<div>THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY</div>	
<div>Original Instrument:</div> <div></div>	
<div>Original Book:</div> <div></div>	<div>Original Page:</div> <div></div>

Recording Requested By:
Weinstein & Riley, P.S.
2001 Western Avenue, Suite 400
Seattle, WA 98121-3132

When Recorded Mail To:
ISANTHES, LLC
2003 WESTERN AVE STE 340
SEATTLE, WA 98121

Prepared: David Ussery
Reference No.: [REDACTED]

Space above this line for Recorder's use only

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

Assignor: ATLANTICA, LLC
Assignee: ISANTHES, LLC

For Value Received, the undersigned **ATLANTICA, LLC**, its successors and/or assigns, whose address is 2003 WESTERN AVE STE 340 SEATTLE, WA 98121 , hereby conveys, assigns, and transfers to **ISANTHES, LLC**, its successors and/or assigns, whose address is 2003 WESTERN AVE STE 340 SEATTLE, WA 98121 all interest under that certain Mortgage Dated: 5/18/2009, in the amount of \$201,408.00 executed by JORGE L MEDINA to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS. Recorded: 5/29/2009, Instrument#: 342980, Book: 4058, Page: 2074 in CUMBERLAND County, State of New Jersey describing land herein as: **SEE ATTACHED 'EXHIBIT A.'**

This Assignment is not subject to the requirements of section 275 of the Real Property Law because it is an assignment within the secondary mortgage market.

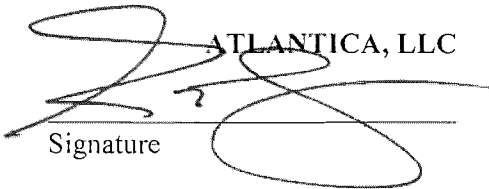
Property Address: 404 HENDERSON AVENUE, MILLVILLE, NJ, 08332

Together with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage/Deed of Trust/Security Deed.

Dated: 07/17/2019

State of WASHINGTON

§


Signature

County of KING

Name: ROGER SHADDUCK
Title: Authorized Representative

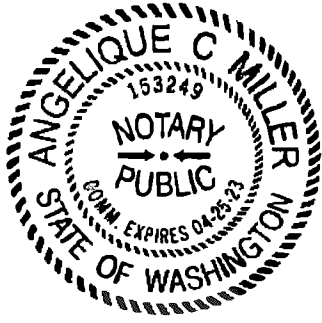
On 07/17/2019 before me, **ANGELIQUE C MILLER**, Notary Public, personally appeared **ROGER SHADDUCK**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity(ies), and that by their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature 

Notary Public: ANGELIQUE C MILLER

My Commission Expires: 04/25/2023



[REDACTED]

EXHIBIT A

LEGAL DESCRIPTION

The property consists of the land and all the buildings and structures on the land in the City of Millville, County of Cumberland and State of New Jersey. The legal description is:

Beginning at a concrete monument found in the Northwesterly line of Henderson Avenue (66 feet wide), said beginning point being in the division lines of Lots 32 and 33 on Plan hereinafter mentioned, said point being North 66 degrees 15 minutes 00 seconds East (erroneously stated as West in prior deed), a distance of 95.00 feet from the point of intersection of said Northwesterly line with the Northeasterly line of Mickle Street (66 feet wide); and running thence Along the line of Lot 33 North 23 degrees 45 minutes 00 seconds West a distance of 165.00 feet to a concrete monument found, being the common corner of Lots 32, 33, 50 and 51; thence Along the line of Lots 51 and 52, North 66 degrees 15 minutes 00 seconds East a distance of 94.00 feet to a concrete monument found, being the common corner of Lots 30, 31, 52 and 53; thence Along the line of Lot 30, South 23 degrees 45 minutes 00 seconds East a distance of 165.00 feet to a concrete monument found in the Northwesterly line of Henderson Avenue; thence

Along the said Northwesterly line, South 66 degrees 15 minutes 00 seconds West a distance of 94.00 feet to the point and place of beginning. Being Lot 7, Block 544, as shown, on the City of Millville Tax Map. For informational purposes only: Also known as Lot 7 in Block 544 on the City of Millville Tax Map.

Tax ID: [REDACTED]



TRADITIONAL MODIFICATION AGREEMENT

Borrower ("I"):¹ **Jorge L Medina**

Lender or Servicer ("Servicer" **LAND HOME FINANCIAL SERVICES, INC.**

Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): **05/18/2009**

Loan Number: [REDACTED]

Property Address [and Legal Description if recordation is necessary] ("Property"): **404 HENDERSON AVE, MILLVILLE, NJ 08332**

If my representations and covenants in Section 1 continue to be true in all material respects, then this Traditional Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

In Consideration of the mutual promises and agreements exchanges, a **\$1,115.51** payment has been made which will be applied to the 'Deferred Balance', the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. **My Representations and Covenants.** I certify, represent to Lender, covenant and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents or my default is imminent, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. One of the borrowers signing this Agreement lives in the Property as a principal residence, and the Property has not been condemned;
- C. There has been no impermissible change in the ownership of the Property since I signed the Loan Documents. A permissible change would be any transfer that the lender is required by law to allow, such as a transfer to add or remove a family member, spouse or domestic partner of the undersigned in the event of a death, divorce or marriage;
- D. I have provided documentation for **all** income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Traditional Modification Program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made or will make all payments required under a trial period plan.

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

¹ If more than one Borrower or Mortgagor is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.



- A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct or any covenant in Section 1 has not been performed, the Loan Documents will not be modified, and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
- B. I understand that the Loan Documents will not be modified unless and until (i) the Lender accepts this Agreement by signing and returning a copy of it to me, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.
3. **The Modification.** If my representations and covenants in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on **01/09/2020** (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a trial period plan, this modification will not take effect. The first modified payment will be due on **02/15/2020**.
- A. The Maturity Date will be: **01/15/2050**.
- B. The modified principal balance of my Note will include all amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be **\$197,594.59** (the "New Principal Balance"). I understand that by agreeing to defer the Unpaid Amounts, the deferred Unpaid Amounts will not accrue interest and will not be due until either the loan matures, and/or the loan is paid off. The deferred balance of my Note will be **\$1,115.51** (the "Deferred Balance").
- C. Interest at the rate of **6%** will begin to accrue on the New Principal Balance as of **01/15/2020** and the first new monthly payment on the New Principal Balance will be due on **02/15/2020**. Your new principal and interest payment on your modification will be **\$1,184.68**. Your new payment for taxes only will be **\$616.40**. The principal, interest, and taxes payment due on your loan modification will be **\$1,801.08**.
- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.
4. **Additional Agreements.** I agree to the following:
- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Servicer has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, trial period plan or other workout plan that I previously entered into with Servicer.


- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this Agreement constitutes notice that the Servicer's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my escrow account.
- E. That the Loan Documents as modified by this Agreement are duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Servicer and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, if all or any part of the Property or any interest in it is sold or transferred without Servicer's prior written consent, Servicer may, at its option, require immediate payment in full of all sums secured by the Mortgage. Servicer shall not exercise this option if state or federal law, rules or regulations prohibit the exercise of such option as of the date of such sale or transfer. If Servicer exercises this option, Servicer shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Servicer may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- H. That, as of the Modification Effective Date, I understand that the Servicer will only allow the transfer and assumption of the Loan, including this Agreement, to a transferee of my property as permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any other circumstance, to assume the Loan. Except as noted herein, this Agreement may not be assigned to, or assumed by, a buyer or transferee of the Property.
- I. That the Servicer may contact me during any month's Grace Period (as provided for in the Loan Documents) by any method of communication that I have either provided to the Servicer or to the Servicer should I fail to make any payment required under a trial period plan or thereafter pursuant to this Modification
- J. That, as of the Modification Effective Date, if any provision in the Note or in any addendum or amendment to the Note allowed for the assessment of a penalty for full or partial prepayment of the Note, such provision is null and void.
- K. That, I will cooperate fully with Servicer in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Servicer's procedures to ensure that the modified mortgage Loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and not withstanding anything else to the contrary in this Agreement, the Servicer does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.
- L. That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. I understand that either a corrected Agreement or a letter agreement containing the correction will be provided to me for my signature. At Servicer's option, this Agreement will be void and of no legal effect

upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification under the servicers Modification Program.

- M. Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. In cases where the loan has been registered with MERS who has only legal title to the interests granted by the borrower in the mortgage and who is acting solely as nominee for Servicer and Servicer's successors and assigns, MERS has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Servicer including, but not limited to, releasing and canceling the mortgage loan.
- N. That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Servicer's request to execute, acknowledge, initial and deliver to the Servicer any documentation the Servicer deems necessary. If the Note is replaced, the Servicer hereby indemnifies me against any loss associated with a demand on the Note. All documents the Servicer requests of me under this Section 4.N. shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Servicer's written request for such replacement.
- O. That the mortgage insurance premiums on my Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which I may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

In Witness Whereof, the Lender and I have executed this Agreement.

DocuSigned by:

FDAB48072D50F...
Isanthes, LLC
by Land Home Financial Services, Inc.
as Attorney-in-Fact
By: 
Date: 1/13/2020

DocuSigned by:

02F8D11A0E194D4...
Jorge L Medina
Date: 1/10/2020

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of Four percent (4%) of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this options without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the right of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address. Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, borrower accepts and agrees to the terms and covenants contained in this Note.

PAY TO THE ORDER OF
BANK OF AMERICA, N.A.

WITHOUT RECOURSE
BAC HOME LOANS SERVICING, LP
BY RECONTRUST COMPANY, N.A.
AS ATTORNEY-IN-FACT

BY: Patricia Liddell
PATRICIA LIDDELL
ASSISTANT VICE PRESIDENT

Jorge L Medina
JORGE L MEDINA

SECRETARY OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20548-0001
BY: Noah Wallace
NOAH WALLACE
ASSISTANT SECRETARY

PAY TO THE ORDER OF
Secretary of Housing and Urban Development of
Washington D.C., and his/her successors and assigns
WITHOUT RECOURSE
BANK OF AMERICA, N.A.
BY RECONTRUST COMPANY, N.A.
AS ATTORNEY-IN-FACT
BY: Noah Wallace
NOAH WALLACE
ASSISTANT SECRETARY

Multistate

WERS Phone: 1-888-679-6377

NOTE

FHA Case No.
LOAN NO.:

MAY 18, 2009
[Date]

404 HENDERSON AVENUE, MILLVILLE, NJ 08332
[Property Address]

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means MLD MORTGAGE, INC.

and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of
TWO HUNDRED ONE THOUSAND FOUR HUNDRED EIGHT AND NO/100 X X X X X X X X X X X X X X X X

Dollars (U.S. \$ 201,408.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of FIVE AND 000/1000THS percent (5.000 %) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on JULY, 2009 . Any principal and interest remaining on the first day of JUNE, 2039 , will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at MLD MORTGAGE, INC. ATTN: LOAN PAYMENT CENTER 30-B VREELAND ROAD, FLORHAM PARK, NJ 07932 or at such place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$ 1,081.20 . This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

☐ Graduated Payment Allonge ☐ Growing Equity Allonge ☐ Other [specify]

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

Initials: JLM

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of 15 calendar days after the payment is due, Lender may collect a late charge in the amount of FOUR percent (4.000 %) of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

JORGE L MEDINA	(Seal)		(Seal)
	-Borrower		-Borrower
PAY TO THE ORDER OF:			
Bank of America, N.A.	(Seal)		(Seal)
	-Borrower		-Borrower
WITHOUT RECOURSE			
MLD MORTGAGE, INC.			
A NEW JERSEY CORPORATION			
BY: PHILIP MANCUSO, EXEC. VICE PRESIDENT	(Seal)		(Seal)
	-Borrower		-Borrower
	(Seal)		(Seal)
	-Borrower		-Borrower

Recording Requested By:
ORION FINANCIAL GROUP, INC.

When Recorded Mail To:
ORION FINANCIAL GROUP, INC.
2860 EXCHANGE BLVD
STE 100
SOUTHLAKE, TX, 76092

Loan #: [REDACTED]
TS Ref #: [REDACTED]
Client Ref #: [REDACTED]

CORPORATE ASSIGNMENT OF MORTGAGE

NJ/CUMBERLAND

Assignment Prepared on: January 09, 2019

Assignor: BAYVIEW DISPOSITIONS IIIA, LLC, at 4425 PONCE DE LEON BLVD., 5TH FLOOR, CORAL GABLES, FL, 33146

Assignee : ATLANTICA, LLC, at 2003 WESTERN AVE., SUITE 340, SEATTLE, WA, 98121

For value received, the Assignor does hereby grant, sell, assign, transfer and convey, unto the above-named Assignee all interest under that certain Mortgage Dated: 5/18/2009, in the amount of \$201,408.00, executed by JORGE L MEDINA to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS. Recorded: 5/29/2009, Instrument #: 342980, Book: 4058, Page: 2074 in CUMBERLAND County, State of New Jersey.

The property is located in the City of MILLVILLE.
Property Address: 404 HENDERSON AVENUE, MILLVILLE, NJ, 08332

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

BAYVIEW DISPOSITIONS IIIA, LLC

On: JAN 23 2019
By: [Signature]
Name: ESLOAN SOTOLONGO
Title: ASSISTANT VICE PRESIDENT

Orion Financial Group Inc.

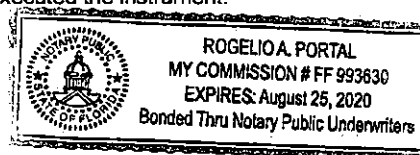
MEDINA, JORGE 19009711
OPHRYS/AOM/BAYVIEW 2018-23/OPD/EREC
ATLANTICA, LLC

State of FLORIDA
County of MIAMI-DADE

On JAN 23 2019, before me, Rogelio A. Portal, a Notary Public in and for MIAMI-DADE in the State of FLORIDA, personally appeared ESLOAN SOTOLONGO, ASSISTANT VICE PRESIDENT, BAYVIEW DISPOSITIONS IIIA, LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
Rogelio A. Portal
Notary Expires: 8/25/2020 / #: FF 993630



NJ/CUMBERLAND

RECORDING INFORMATION SHEET

CUMBERLAND COUNTY CLERK'S OFFICE
60 WEST BROAD STREET
BRIDGETON NJ 08302

INSTRUMENT NUMBER:

Official Use Only

CELESTE RILEY, COUNTY CLERK
CUMBERLAND COUNTY, NJ

INSTRUMENT NUMBER

RECORDED ON
03/07/2019 12:49:32 PM
BOOK: 04177 PAGE: 6399
EL

Consideration:

MAIL COPY _____
NO COPY _____
ENVELOPE _____

ADDITIONAL STAMPINGS _____

DOCUMENT TYPE:

ASSIGNMENT OF MORTGAGE

Return Address (for recorded documents)

ORION FINANCIAL GROUP, INC.
2860 EXCHANGE BLVD., SUITE 100
SOUTHLAKE TX 76092


No. of Pages (excluding Summary Sheet)		2
Recording Fee (excluding Transfer Tax)		\$50.00
Realty Transfer Tax		\$0.00
Amount Charged		\$50.00
Parcel Information	Block: Lot: Municipality:	
First Party Name	BAYVIEW DISPOSITIONS IIIA LLC	
Second Party Name	ATLANTICA LLC	

Additional Information (Official Use Only)



***** DO NOT REMOVE THIS PAGE. *****
COVER SHEET (DOCUMENT SUMMARY FORM) IS PART OF CUMBERLAND COUNTY FILING RECORD
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COVER PAGE DOES NOT INCLUDE ALL DATA. PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION.

Cumberland County Recording Data Page Honorable Celeste M. Riley Cumberland County Clerk 	<i>Official Use Only - Barcode</i>
<i>Official Use Only - Record & Return</i> Orion Financial Group, Inc. 2860 Exchange Blvd., Suite 100 Southlake, TX 76092	<i>Official Use Only - Realty Transfer Fee</i>
Date of Document: 2019-03-07	Type of Document: ASSIGNMENT OF MORTGAGE
First Party Name: BAYVIEW DISPOSITIONS IIIA LLC	Second Party Name: ATLANTICA, LLC
Additional Parties:	




THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block:	Lot:
Municipality MILLVILLE	
Consideration:	
Mailing Address of Grantee:	

THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY	
Original Instrument: 342980	
Original Book: 4058	Original Page: 2074

CUMBERLAND COUNTY RECORDING DATA PAGE Please do not detach this page from the original document as it contains important recording information and is part of the permanent record.

Recording Requested By:
ORION FINANCIAL GROUP, INC.

When Recorded Mail To:
ORION FINANCIAL GROUP, INC.
2860 EXCHANGE BLVD
STE 100
SOUTHLAKE, TX, 76092

Loan #: 
TS Ref #: 
Client Ref #: 

CORPORATE ASSIGNMENT OF MORTGAGE

NJ/CUMBERLAND

Assignment Prepared on: January 09, 2019

Assignor: BAYVIEW DISPOSITIONS IIIA, LLC, at 4425 PONCE DE LEON BLVD., 5TH FLOOR, CORAL GABLES, FL, 33146

Assignee: ATLANTICA, LLC, at 2003 WESTERN AVE., SUITE 340, SEATTLE, WA, 98121

For value received, the Assignor does hereby grant, sell, assign, transfer and convey, unto the above-named Assignee all interest under that certain Mortgage Dated: 5/18/2009, in the amount of \$201,408.00, executed by JORGE L MEDINA to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS. Recorded: 5/29/2009, Instrument #: 342980, Book: 4058, Page: 2074 in CUMBERLAND County, State of New Jersey.


The property is located in the City of MILLVILLE.
Property Address: 404 HENDERSON AVENUE, MILLVILLE, NJ, 08332

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

BAYVIEW DISPOSITIONS IIIA, LLC

On: JAN 23 2019

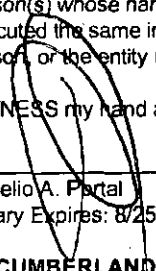
By: 
Name: ESLOAN SOTOLONGO
Title: ASSISTANT VICE PRESIDENT

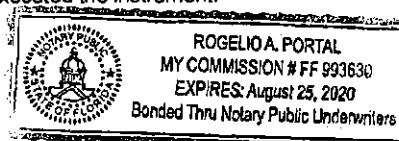
Orion Financial Group Inc.

MEDINA, JORGE 19009711
OPHRYS/AOM/BAYVIEW 2018-23/OPD/EREC
ATLANTICA, LLC

State of FLORIDA
County of MIAMI-DADE

On JAN 23 2019, before me, Rogelio A. Portal, a Notary Public in and for MIAMI-DADE in the State of FLORIDA, personally appeared ESLOAN SOTOLONGO, ASSISTANT VICE PRESIDENT, BAYVIEW DISPOSITIONS IIIA, LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,


Rogelio A. Portal
Notary Expires: 8/25/2020 / #: FF 993630





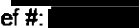
NJ/CUMBERLAND

Recording Requested By:
ORION FINANCIAL GROUP, INC.

When Recorded Mail To:
ORION FINANCIAL GROUP, INC.
2860 EXCHANGE BLVD
STE 100
SOUTHLAKE, TX, 76092

ELECTRONICALLY RECORDED

3/1/2019

Loan #: 
TS Ref #: 
Client Ref #: 



CORPORATE ASSIGNMENT OF MORTGAGE

NJ/CUMBERLAND

Assignment Prepared on: January 09, 2019

Assignor: BAYVIEW LOAN SERVICING, LLC, at 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FL, 33146

Assignee : BAYVIEW DISPOSITIONS IIIA, LLC, at 4425 PONCE DE LEON BLVD., 5TH FLOOR, CORAL GABLES, FL, 33146

For value received, the Assignor does hereby grant, sell, assign, transfer and convey, unto the above-named Assignee all interest under that certain Mortgage Dated: 5/18/2009, in the amount of \$201,408.00, executed by JORGE L MEDINA to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS. Recorded: 5/29/2009, Instrument #: 342980, Book: 4058, Page: 2074 in CUMBERLAND County, State of New Jersey.

The property is located in the City of MILLVILLE.
Property Address: 404 HENDERSON AVENUE, MILLVILLE, NJ, 08332

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

BAYVIEW LOAN SERVICING, LLC

On: JAN 23 2019
By: 
Name: ESLOAN SOTOLONGO
Title: ASSISTANT VICE PRESIDENT

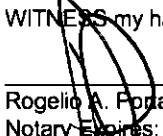
Orion Financial Group Inc.

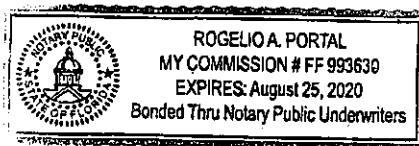

MEDINA, JORGE 19009710
OPHRYS/AOM/BAYVIEW 2018-23/OPD/EREC
BAYVIEW DISPOSITIONS IIIA, LLC

State of FLORIDA
County of MIAMI-DADE

On JAN 23 2019, before me, Rogelio A. Portal, a Notary Public in and for MIAMI-DADE in the State of FLORIDA, personally appeared ESLOAN SOTOLONGO, ASSISTANT VICE PRESIDENT, BAYVIEW LOAN SERVICING, LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,


Rogelio A. Portal
Notary Expires: 8/25/2020 / #: FF 993630



NJ/CUMBERLAND

RECORDING INFORMATION SHEET

CUMBERLAND COUNTY CLERK'S OFFICE
60 WEST BROAD STREET
BRIDGETON NJ 08302

INSTRUMENT NUMBER:

DOCUMENT TYPE:

Official Use Only

ASSIGNMENT OF MORTGAGE

Return Address (for recorded documents)

ORION FINANCIAL GROUP, INC.
2860 EXCHANGE BLVD., SUITE 100
SOUTHLAKE TX 76092

CELESTE RILEY, COUNTY CLERK
CUMBERLAND COUNTY, NJ

INSTRUMENT NUMBER

RECORDED ON
03/07/2019 12:49:31 PM
BOOK: 04177 PAGE: 6396
EL

Consideration:

No. of Pages (excluding Summary Sheet)

2

Recording Fee (excluding Transfer Tax)

\$50.00

Realty Transfer Tax

\$0.00

Amount Charged

\$50.00

Parcel Information

Block:
Lot:
Municipality:

First Party Name

BAYVIEW LOAN SERVICING LLC

Second Party Name

BAYVIEW DISPOSITIONS IIIA LLC

MAIL COPY _____
NO COPY _____
ENVELOPE _____


ADDITIONAL STAMPINGS _____

Additional Information (Official Use Only)



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Cumberland County Recording Data Page Honorable Celeste M. Riley Cumberland County Clerk 	<i>Official Use Only - Barcode</i>
<i>Official Use Only - Record & Return</i> Orion Financial Group, Inc. 2860 Exchange Blvd., Suite 100 Southlake, TX 76092	<i>Official Use Only - Realty Transfer Fee</i>
Date of Document: 2019-03-07	Type of Document: ASSIGNMENT OF MORTGAGE
First Party Name: BAYVIEW LOAN SERVICING LLC	Second Party Name: BAYVIEW DISPOSITIONS IIIA LLC
Additional Parties:	

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block:	Lot:
Municipality MILLVILLE	
Consideration:	
Mailing Address of Grantee:	

THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY	
Original Instrument: [REDACTED]	
Original Book: [REDACTED]	Original Page: [REDACTED]

Recording Requested By:
ORION FINANCIAL GROUP, INC.

When Recorded Mail To:
ORION FINANCIAL GROUP, INC.
2860 EXCHANGE BLVD
STE 100
SOUTHLAKE, TX, 76092

Loan #: [REDACTED]
TS Ref #: [REDACTED]
Client Ref #: [REDACTED]

CORPORATE ASSIGNMENT OF MORTGAGE

NJ/CUMBERLAND

Assignment Prepared on: January 09, 2019

Assignor: BAYVIEW LOAN SERVICING, LLC, at 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FL, 33146

Assignee : BAYVIEW DISPOSITIONS IIIA, LLC, at 4425 PONCE DE LEON BLVD., 5TH FLOOR, CORAL GABLES, FL, 33146


For value received, the Assignor does hereby grant, sell, assign, transfer and convey, unto the above-named Assignee all interest under that certain Mortgage Dated: 5/18/2009, in the amount of \$201,408.00, executed by JORGE L MEDINA to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS. Recorded: 5/29/2009, Instrument #: 342980, Book: 4058, Page: 2074 in CUMBERLAND County, State of New Jersey.

The property is located in the City of MILLVILLE.
Property Address: 404 HENDERSON AVENUE, MILLVILLE, NJ, 08332

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

BAYVIEW LOAN SERVICING, LLC

On: JAN 23 2019
By: [Signature]
Name: ESLOAN SOTOLONGO
Title: ASSISTANT VICE PRESIDENT

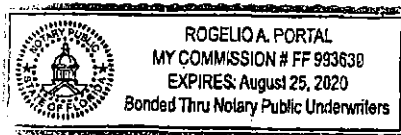
Orion Financial Group Inc.

MEDINA, JORGE 19009710
OPHRYS/AOM/BAYVIEW 2018-23/OPD/EREC
BAYVIEW DISPOSITIONS IIIA, LLC

State of FLORIDA
County of MIAMI-DADE

On JAN 23 2019, before me, Rogelio A. Portal, a Notary Public in and for MIAMI-DADE in the State of FLORIDA, personally appeared ESLOAN SOTOLONGO, ASSISTANT VICE PRESIDENT, BAYVIEW LOAN SERVICING, LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

[Signature]
Rogelio A. Portal
Notary Expires: 8/25/2020 / #: FF 993630



NJ/CUMBERLAND

RECORDING INFORMATION SHEET

CUMBERLAND COUNTY CLERK'S OFFICE
60 WEST BROAD STREET
BRIDGETON NJ 08302

INSTRUMENT NUMBER:
[REDACTED]

DOCUMENT TYPE:

ASSIGN MTG

Official Use Only

Return Address (for recorded documents)

STERN LAVINTHAL FRANKENBERG
& NORGAARD LLC
PO BOX 490
ROSELAND NJ 07068-9802

GLORIA NOTO, COUNTY CLERK
CUMBERLAND COUNTY, NJ

INSTRUMENT NUMBER
[REDACTED]

RECORDED ON
August 16, 2010 01:48 pm
BOOK:4073 PAGE:6145

KT

No. Of Pages (excluding Summary Sheet)

2

Recording Fee (excluding Transfer Tax)

\$50.00

Realty Transfer Tax

\$0.00

Amount Charged (Check # 106316)

\$50.00

Parcel Information

Block

Lot

First Party Name

MERS

Second Party Name

BAC HOME LOANS SERVICING

MAIL COPY _____

NO COPY _____

ENVELOPE ☒ _____

ADDITIONAL STAMPINGS _____

Additional Information (Official Use Only)



***** DO NOT REMOVE THIS PAGE. *****
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***** RETAIN THIS PAGE FOR FUTURE REFERENCE. *****

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS

THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD MORTGAGE, INC.,
RESIDING OR LOCATED AT P. O. BOX 2026, FLINT, MICHIGAN 48501-2026 , party of the first part, in consideration of the
sum of One Dollar (\$1.00) and other good and valuable consideration, lawful money of the United States of America, to it in hand
paid by **BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.**

RESIDING OR LOCATED AT **7105 Corporate Drive, Stop PTX-C-35, Plano, TX, 75024**, party of the second part, at or before the
ensealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned,
transferred and set over and by these presents does grant, bargain, sell, assign, transfer, and set over unto the said party of the
second part, its successors or assigns, a certain Indenture(s) of mortgage, bearing date the 18th day of May, 2009, made by
JORGE L. MEDINA ON LANDS LOCATED IN the in the County of Cumberland and State of New Jersey, to secure the sum of
TWO HUNDRED ONE THOUSAND FOUR HUNDRED EIGHT AND 00/100 DOLLARS (\$201,408.00), which mortgage is
recorded on May 29, 2009 in the Office of the Clerk/Register of Cumberland County, State of New Jersey, in **Book 4058** of
mortgages at **Page 2074. #342980**

TO HAVE AND TO HOLD the same unto the said party of the second part, its successors or assigns forever, subject
only to the proviso in the said Indenture of mortgage mentioned: **AND** it does hereby make, constitute, and appoint the said party
of the second part its true and lawful attorney, irrevocable, in its name, or otherwise, but at its proper costs and charges, to
discharge the same as fully as it might or could do if these presents were not made.


IN WITNESS WHEREOF, the said party of the first part has hereunto set his hand and seal or caused these presents
to be signed by its proper corporate officers and its corporate seal to be hereto affixed this day 08/01/2010.

**THE WITHIN ASSIGNMENT IS MADE WITHOUT RECOURSE OR WARRANTY OF ANY KIND, EXPRESS
OR IMPLIED.**

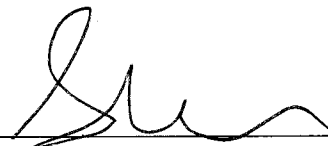
SIGNED, SEALED AND DELIVERED

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
AS NOMINEE FOR MLD MORTGAGE, INC.**

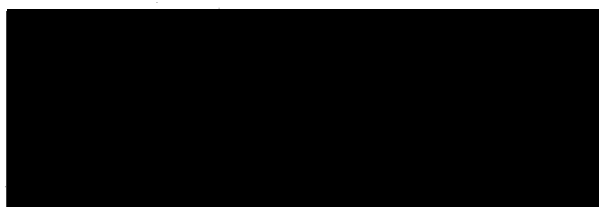
**IN THE PRESENCE OF
OR ATTESTED BY**



**Kathy Repka - Assistant Secretary
Attesting Secretary**



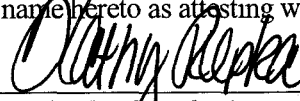
Sandra Williams Vice President



OK

State of TEXAS, County of Dallas SS.:

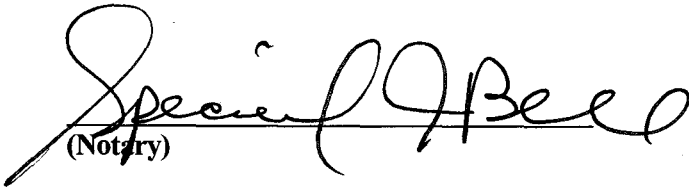
Be it Remembered, that on 08/01/2010, before me, the subscriber, personally appeared Sandra Williams who, being by me duly sworn on his/her oath, deposes and makes proof to my satisfaction, that Kathy Repka is the Attesting Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD MORTGAGE, INC., the Corporation named in the within Instrument; that Sandra Williams is the Vice President of said Corporation; that the execution, as well as the making of this Instrument, has been duly authorized by a proper resolution of the Board of Directors of the said Corporation; that deponent well knows the corporate seal of said Corporation; and that the seal affixed to said Instrument is the proper corporate seal and was thereto affixed and said Instrument signed and delivered by said Vice President as and for the voluntary act and deed of said Corporation, in presence of deponent, who thereupon subscribed his/her name hereto as attesting witness,

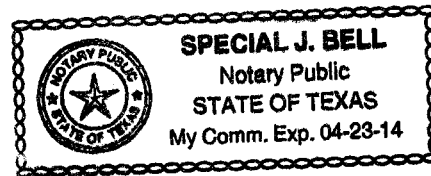


Kathy Repka - Assistant Secretary

Attesting Secretary

Sworn to and subscribed before me,
On the date aforesaid,


(Notary)



ASSIGNMENT OF MORTGAGE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD
MORTGAGE, INC.

TO

BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING,
L.P.

Record and Return to:
STERN, LAVINTHAL, FRANKENBERG & NORGAARD, LLC
105 Eisenhower Parkway - Suite 302
Roseland, New Jersey 07068

This space for Recorder's use



DocID#

Property Address:
404 Henderson Avenue
Millville, NJ 08332-3938
Property Location:
City of MILLVILLE

NJOv2-AM 28747941 2/6/2014 HBY0128

Recording Requested By:
Bank of America, N.A.
Prepared By:
Julia Cortez
800-444-4302
101 S. Marengo Ave.
Pasadena, CA 91101

When recorded mail to:
Bayview Asset Management,
LLC
Attn: Ramona Careaga
4425 Ponce De Leon Blvd., 5th
Floor
Coral Gables, FL 33146

988464 A

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 1800 TAPO CANYON ROAD, SIMI VALLEY, CA 93063 does hereby grant, sell, assign, transfer and convey unto THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT whose address is 451 7TH STREET, S.W., WASHINGTON, D.C. 20410 all beneficial interest under that certain Mortgage described below together with the note (s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Mortgage.

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS

Borrower(s): JORGE L. MEDINA

Date of Mortgage: 5/18/2009

Original Loan Amount: \$201,408.00

Recorded in Cumberland County, NJ on: 5/29/2009, book 4058, page 2074 and instrument number 342980

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Mortgage to be executed on
FEB 13 2014

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO
BAC HOME LOANS SERVICING, LP, FKA
COUNTRYWIDE HOME LOANS SERVICING LP

By: [Signature]
Yong Ly
Assistant Vice President

State of California
County of Los Angeles

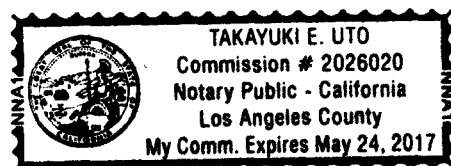
On FEB 13 2014 before me, Takayuki E. Uto, Notary Public, personally appeared Yong Ly, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



[Signature]
Notary Public: Takayuki E. Uto
My Commission Expires: 05/24/2017

(Seal)





RECORDING INFORMATION SHEET		CUMBERLAND COUNTY CLERK'S OFFICE 60 WEST BROAD STREET BRIDGETON NJ 08302	
INSTRUMENT NUMBER: [REDACTED]		DOCUMENT TYPE: ASSIGN MTG	
Official Use Only		Return Address (for recorded documents) SIMPLIFILE 4484 NORTH 300 WEST PROVO UT 84604	
<div>GLORIA NOTO, COUNTY CLERK CUMBERLAND COUNTY, NJ</div> <div>INSTRUMENT NUMBER [REDACTED]</div> <div>RECORDED ON May 12, 2014 10:03 am BOOK:4117 PAGE:625</div> <div>KE</div>		No. Of Pages (excluding Summary Sheet)	
		1	
		Recording Fee (excluding Transfer Tax)	
		\$40.00	
		Realty Transfer Tax	
		\$0.00	
Amount Charged (ACH)			
\$40.00			
Parcel Information		Block 151 Lot 779	
First Party Name		BANK OF AMERICA	
Second Party Name		HOUSING & URBAN DEVELOPMENT SEC OF	
Additional Information (Official Use Only)			
MAIL COPY _____ NO COPY _____ ENVELOPE _____			
ADDITIONAL STAMPINGS _____			
<p>***** DO NOT REMOVE THIS PAGE. ***** COVER SHEET (DOCUMENT SUMMARY FORM) IS PART OF CUMBERLAND COUNTY FILING RECORD ***** RETAIN THIS PAGE FOR FUTURE REFERENCE. *****</p>			

Inst#460855 Page 2 of 4

 Cumberland County Document Summary Sheet		
CUMBERLAND CLERK 60 W. BROAD ST BRIDGETON NJ 08302	Transaction Identification Number	2201166 1427991
	Return Address (for recorded documents) SIMPLIFILE 4484 NORTH 300 WEST PROVO, UT 84604	
Official Use Only	Submission Date (mm/dd/yyyy)	05/08/2014
	No. of Pages (excluding Summary Sheet)	1
	Recording Fee (excluding transfer tax)	\$40.00
	Realty Transfer Tax	\$0.00
	Total Amount	\$40.00
	Document Type	ASSIGNMENT OF MORTGAGE
	Electronic Recordation Level L2 - Level 2 (With Images)	
	Municipal Codes MILLVILLE 02	
	Bar Code(s)  02 18 61	
Additional Information (Official Use Only)		
<p>* DO NOT REMOVE THIS PAGE. COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF CUMBERLAND COUNTY FILING RECORD. RETAIN THIS PAGE FOR FUTURE REFERENCE.</p>		

Inst#460855 Page 3 of 4

 Cumberland County Document Summary Sheet						
ASSIGNMENT OF MORTGAGE	Type	ASSIGNMENT OF MORTGAGE				
	Consideration					
	Submitted By	SIMPLIFILE (AFFILIATED COMPUTER SERVICES/ERY)				
	Document Date	02/13/2014				
	Reference Info					
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
				342980		
	MORTGAGOR	Name			Address	
		BANK OF AMERICA NA SUCCESSOR BY MERGER TO BAC HOM				
	ASSIGNEE	Name			Address	
		THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT				
	Parcel Info					
	Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality
<p align="center"> * DO NOT REMOVE THIS PAGE. COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF CUMBERLAND COUNTY FILING RECORD. RETAIN THIS PAGE FOR FUTURE REFERENCE. </p>						

This space for Recorder's use		
 DocID# XXXXXXXXXX	Recording Requested By: Bank of America, N.A.	When recorded mail to: Bayview Asset Management, LLC
	Prepared By: Julia Cortez 800-444-4302 101 S. Marengo Ave. Pasadena, CA 91101	Attn: Ramona Careaga 4425 Ponce De Leon Blvd., 5th Floor Coral Gables, FL 33146
Property Address: 404 Henderson Avenue Millville, NJ 08332-3938		
Property Location: City of MILLVILLE		
NJ002-AM 28747941 2/6/2014 HBY0128		

988464A

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 1800 TAPO CANYON ROAD, SIMI VALLEY, CA 93063 does hereby grant, sell, assign, transfer and convey unto THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT whose address is 451 7TH STREET, S.W., WASHINGTON, D.C. 20410 all beneficial interest under that certain Mortgage described below together with the note (s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Mortgage.

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS

Borrower(s): JORGE L. MEDINA

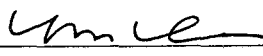
Date of Mortgage: 5/18/2009

Original Loan Amount: \$201,408.00

Recorded in Cumberland County, NJ on: 5/29/2009, book 4058, page 2074 and instrument number 342980

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Mortgage to be executed on
FEB 13 2014

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO
BAC HOME LOANS SERVICING, LP, FKA
COUNTRYWIDE HOME LOANS SERVICING LP

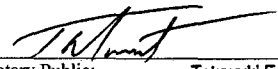
By: 
Yong Ly
Assistant Vice President

State of California
County of Los Angeles

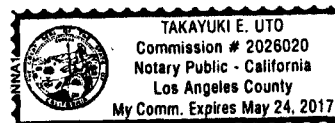
On FEB 13 2014 before me, Takayuki E. Uto, Notary Public, personally appeared Yong Ly, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Notary Public: Takayuki E. Uto
My Commission Expires: 05/24/2017

(Seal)



This space for Recorder's use



DocID#

Property Address:
404 Henderson Avenue
Millville, NJ 08332-3938
Property Location:
City of MILLVILLE

NJ0v2-AM 28925167 2/21/2014 HBY0128B

Recording Requested By:
Bank of America, N.A.
Prepared By:
Julia Cortez
800-444-4302
101 S. Marengo Ave.
Pasadena, CA 91101

When recorded mail to:
Bayview Asset Management,
LLC
Attn: Ramona Careaga
4425 Ponce De Leon Blvd., 5th
Floor
Coral Gables, FL 33146

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 451 7TH STREET, S.W., WASHINGTON, D.C. 20410 does hereby grant, sell, assign, transfer and convey unto BAYVIEW LOAN SERVICING, LLC whose address is 4425 PONCE DE LEON BOULEVARD, 5TH FLOOR, CORAL GABLES, FL 33146 all beneficial interest under that certain Mortgage described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Mortgage.

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS
Borrower(s): JORGE L. MEDINA
Date of Mortgage: 5/18/2009
Original Loan Amount: \$201,408.00

Recorded in Cumberland County, NJ on: 5/29/2009, book 4058, page 2074 and instrument number 342980

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Mortgage to be executed on

3/10/14

THE SECRETARY OF HOUSING AND URBAN
DEVELOPMENT BY BAYVIEW LOAN SERVICING, LLC,
ITS ATTORNEY IN FACT.

By: 

Robert G. Hall
Vice President

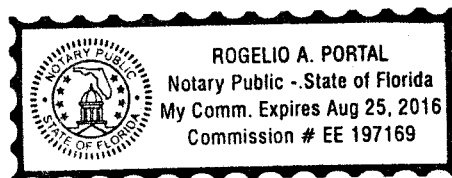
State of FLORIDA
County of MIAMI-DODD

On 3/10/14 before me, Rogelio A. Portal, a Notary Public, personally appeared Robert Hall, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Notary Public: Rogelio A. Portal
My Commission Expires: _____

(Seal)



RECORDING INFORMATION SHEET

CUMBERLAND COUNTY CLERK'S OFFICE
60 WEST BROAD STREET
BRIDGETON NJ 08302

INSTRUMENT NUMBER:

DOCUMENT TYPE :

ASSIGN MTG

988464B

Official Use Only

Return Address (for recorded documents)

SIMPLIFILE
4484 NORTH 300 WEST
PROVO UT 84604

GLORIA NOTO, COUNTY CLERK
CUMBERLAND COUNTY, NJ

INSTRUMENT NUMBER

RECORDED ON
May 22, 2014 10:48 am
BOOK:4117 PAGE:4170

BDF

No. Of Pages (excluding Summary Sheet)

1

Recording Fee (excluding Transfer Tax)

\$40.00

Realty Transfer Tax

\$0.00

Amount Charged

(ACH)

\$40.00

Parcel Information

Block 2301

Lot 17

First Party Name

HOUSING & URBAN DEVELOPMENT

Second Party Name

BAYVIEW LOAN SERVICING LLC

Additional Information (Official Use Only)



MAIL COPY _____

NO COPY _____


ENVELOPE _____

ADDITIONAL STAMPINGS _____

***** DO NOT REMOVE THIS PAGE. *****
COVER SHEET (DOCUMENT SUMMARY FORM) IS PART OF CUMBERLAND COUNTY FILING RECORD
***** RETAIN THIS PAGE FOR FUTURE REFERENCE. *****



Cumberland County Document Summary Sheet

CUMBERLAND CLERK 60 W. BROAD ST BRIDGETON NJ 08302	Transaction Identification Number		2207706	1435174
	Return Address <i>(for recorded documents)</i> SIMPLIFILE 4484 NORTH 300 WEST PROVO, UT 84604			
Official Use Only	Submission Date <i>(mm/dd/yyyy)</i>		05/21/2014	
	No. of Pages <i>(excluding Summary Sheet)</i>		1	
	Recording Fee <i>(excluding transfer tax)</i>		\$40.00	
	Realty Transfer Tax		\$0.00	
	Total Amount		\$40.00	
	Document Type	ASSIGNMENT OF MORTGAGE		
	Electronic Recordation Level L2 - Level 2 (With Images)			
	Municipal Codes MILLVILLE 02			
Bar Code(s)  02 19 98				

Additional Information (Official Use Only)

*** DO NOT REMOVE THIS PAGE.**
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF CUMBERLAND COUNTY FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.




Cumberland County Document Summary Sheet

ASSIGNMENT OF
MORTGAGE

Type	ASSIGNMENT OF MORTGAGE				
Consideration					
Submitted By	SIMPLIFILE (AFFILIATED COMPUTER SERVICES/ERX)				
Document Date	03/10/2014				
Reference Info					
Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
			342980		
MORTGAGOR	Name			Address	
	THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT				
ASSIGNEE	Name			Address	
	BAYVIEW LOAN SERVICING LLC				
Parcel Info					
Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality

*** DO NOT REMOVE THIS PAGE.**

**COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF CUMBERLAND COUNTY FILING RECORD.
 RETAIN THIS PAGE FOR FUTURE REFERENCE.**

This space for Recorder's use		
 DocID# XXXXXXXXXX	Recording Requested By: Bank of America, N.A.	When recorded mail to: Bayview Asset Management, LLC
	Prepared By: Julia Cortez 800-444-4302 101 S. Marengo Ave. Pasadena, CA 91101	Attn: Ramona Careaga 4425 Ponce De Leon Blvd., 5th Floor Coral Gables, FL 33146
Property Address: 404 Henderson Avenue Millville, NJ 08332-3938		
Property Location: City of MILLVILLE		
NJ042-AM 28925167 2/21/2014 HB0128B		

988464 B

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 451 7TH STREET, S.W., WASHINGTON, D.C. 20410 does hereby grant, sell, assign, transfer and convey unto BAYVIEW LOAN SERVICING, LLC whose address is 4425 PONCE DE LEON BOULEVARD, 5TH FLOOR, CORAL GABLES, FL 33146 all beneficial interest under that certain Mortgage described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Mortgage.

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS

Borrower(s): JORGE L. MEDINA

Date of Mortgage: 5/18/2009

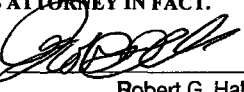
Original Loan Amount: \$201,408.00

Recorded in Cumberland County, NJ on: 5/29/2009, book 4058, page 2074 and instrument number 342980

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Mortgage to be executed on

3/10/14

THE SECRETARY OF HOUSING AND URBAN
DEVELOPMENT BY BAYVIEW LOAN SERVICING, LLC,
ITS ATTORNEY IN FACT.

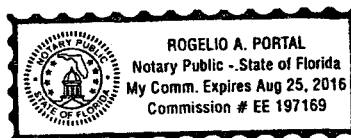
By: 
Robert G. Hall
Vice President

State of FLORIDA
County of MIAMI-DADE

On 3/10/14 before me, Rogelio A. Portal, a Notary Public, personally appeared Robert Hall, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


WITNESS my hand and official seal.

Notary Public: Rogelio A. Portal (Seal)
My Commission Expires: _____



*Power of Attorney recorded in Miami-Dade county,
Florida as CFN:2014R0235684, Book 29092, Page 0708

INSTRUMENT NUMBER: [REDACTED]	DOCUMENT TYPE: ASSIGNMENT OF MORTGAGE														
Official Use Only <div> CELESTE RILEY, COUNTY CLERK CUMBERLAND COUNTY, NJ INSTRUMENT NUMBER [REDACTED] RECORDED ON 07/17/2019 06:08:32 PM BOOK: 04182 PAGE: 6476 RJ Consideration: </div>	Return Address <i>(for recorded documents)</i> WEINSTEIN & RILEY, P.S. 2001 WESTERN AVE, SUITE 400 SEATTLE WA 98121 <table> <tr> <td>No. of Pages <i>(excluding Summary Sheet)</i></td> <td>3</td> </tr> <tr> <td>Recording Fee <i>(excluding Transfer Tax)</i></td> <td>\$60.00</td> </tr> <tr> <td>Realty Transfer Tax</td> <td>\$0.00</td> </tr> <tr> <td>Amount Charged</td> <td>\$60.00</td> </tr> <tr> <td>Parcel Information</td> <td>Block: Lot: Municipality:</td> </tr> <tr> <td>First Party Name</td> <td>ATLANTICA LLC</td> </tr> <tr> <td>Second Party Name</td> <td>ISANTHES LLC</td> </tr> </table>	No. of Pages <i>(excluding Summary Sheet)</i>	3	Recording Fee <i>(excluding Transfer Tax)</i>	\$60.00	Realty Transfer Tax	\$0.00	Amount Charged	\$60.00	Parcel Information	Block: Lot: Municipality:	First Party Name	ATLANTICA LLC	Second Party Name	ISANTHES LLC
No. of Pages <i>(excluding Summary Sheet)</i>	3														
Recording Fee <i>(excluding Transfer Tax)</i>	\$60.00														
Realty Transfer Tax	\$0.00														
Amount Charged	\$60.00														
Parcel Information	Block: Lot: Municipality:														
First Party Name	ATLANTICA LLC														
Second Party Name	ISANTHES LLC														
MAIL COPY _____ NO COPY _____ ENVELOPE _____ ADDITIONAL STAMPINGS _____	Additional Information (Official Use Only) [REDACTED]														

<div>Cumberland County Recording Data Page</div> <div>Honorable Celeste M. Riley</div> <div>Cumberland County Clerk</div> <div></div>	<div>Official Use Only - Barcode</div>
<div>Official Use Only - Record & Return</div> <div>Weinstein & Riley, P.S.</div> <div>2001 Western Ave, Suite 400</div> <div>Seattle, WA 98121</div>	<div>Official Use Only - Realty Transfer Fee</div>
<div>Date of Document:</div> <div>2019-07-17</div>	<div>Type of Document:</div> <div>ASSIGNMENT OF MORTGAGE</div>
<div>First Party Name:</div> <div>Atlantica, LLC</div>	<div>Second Party Name:</div> <div>ISANTHES, LLC</div>
<div>Additional Parties:</div>	

<div>THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY</div>	
<div>Block:</div>	<div>Lot:</div>
<div>Municipality</div> <div>MILLVILLE</div>	
<div>Consideration:</div>	
<div>Mailing Address of Grantee:</div>	

<div>THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY</div>	
<div>Original Instrument:</div> <div></div>	
<div>Original Book:</div> <div></div>	<div>Original Page:</div> <div></div>

Recording Requested By:
Weinstein & Riley, P.S.
2001 Western Avenue, Suite 400
Seattle, WA 98121-3132

When Recorded Mail To:
ISANTHES, LLC
2003 WESTERN AVE STE 340
SEATTLE, WA 98121

Prepared: David Ussery
Reference No.: [REDACTED]

Space above this line for Recorder's use only

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

Assignor: ATLANTICA, LLC
Assignee: ISANTHES, LLC

For Value Received, the undersigned **ATLANTICA, LLC**, its successors and/or assigns, whose address is 2003 WESTERN AVE STE 340 SEATTLE, WA 98121 , hereby conveys, assigns, and transfers to **ISANTHES, LLC**, its successors and/or assigns, whose address is 2003 WESTERN AVE STE 340 SEATTLE, WA 98121 all interest under that certain Mortgage Dated: 5/18/2009, in the amount of \$201,408.00 executed by JORGE L MEDINA to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MLD MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS. Recorded: 5/29/2009, Instrument#: 342980, Book: 4058, Page: 2074 in CUMBERLAND County, State of New Jersey describing land herein as: **SEE ATTACHED 'EXHIBIT A.'**

This Assignment is not subject to the requirements of section 275 of the Real Property Law because it is an assignment within the secondary mortgage market.

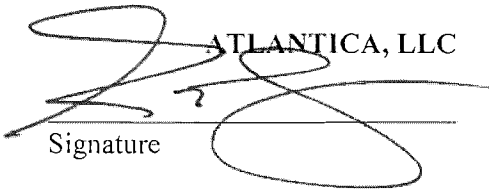
Property Address: 404 HENDERSON AVENUE, MILLVILLE, NJ, 08332

Together with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage/Deed of Trust/Security Deed.

Dated: 07/17/2019

State of WASHINGTON

§


Signature

County of KING

Name: ROGER SHADDUCK
Title: Authorized Representative

On 07/17/2019 before me, **ANGELIQUE C MILLER**, Notary Public, personally appeared **ROGER SHADDUCK**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity(ies), and that by their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature 

Notary Public: ANGELIQUE C MILLER

My Commission Expires: 04/25/2023



[REDACTED]

EXHIBIT A

LEGAL DESCRIPTION

The property consists of the land and all the buildings and structures on the land in the City of Millville, County of Cumberland and State of New Jersey. The legal description is:

Beginning at a concrete monument found in the Northwesterly line of Henderson Avenue (66 feet wide), said beginning point being in the division lines of Lots 32 and 33 on Plan hereinafter mentioned, said point being North 66 degrees 15 minutes 00 seconds East (erroneously stated as West in prior deed), a distance of 95.00 feet from the point of intersection of said Northwesterly line with the Northeasterly line of Mickle Street (66 feet wide); and running thence Along the line of Lot 33 North 23 degrees 45 minutes 00 seconds West a distance of 165.00 feet to a concrete monument found, being the common corner of Lots 32, 33, 50 and 51; thence Along the line of Lots 51 and 52, North 66 degrees 15 minutes 00 seconds East a distance of 94.00 feet to a concrete monument found, being the common corner of Lots 30, 31, 52 and 53; thence Along the line of Lot 30, South 23 degrees 45 minutes 00 seconds East a distance of 165.00 feet to a concrete monument found in the Northwesterly line of Henderson Avenue; thence

Along the said Northwesterly line, South 66 degrees 15 minutes 00 seconds West a distance of 94.00 feet to the point and place of beginning. Being Lot 7, Block 544, as shown, on the City of Millville Tax Map. For informational purposes only: Also known as Lot 7 in Block 544 on the City of Millville Tax Map.

Tax ID: [REDACTED]

RECORDING INFORMATION SHEET

CUMBERLAND COUNTY CLERK'S OFFICE
60 WEST BROAD STREET
BRIDGETON NJ 08302

INSTRUMENT NUMBER:

DOCUMENT TYPE :

MORTGAGE

Official Use Only

Return Address (for recorded documents)

EQUITITLE LLC
22 JACKSON MILLS ROAD
FREEHOLD NJ 07728

GLORIA NOTO, COUNTY CLERK
CUMBERLAND COUNTY, NJ

INSTRUMENT NUMBER

RECORDED ON
May 29, 2009 11:50 am
BOOK:4058 PAGE:2074

RMG

No. Of Pages (excluding Summary Sheet)

9

Recording Fee (excluding Transfer Tax)

\$110.00

Realty Transfer Tax

\$0.00

Amount Charged (Check # 85901)

\$110.00

Parcel Information

Block

Lot

First Party Name

JORGE L MEDINA

Second Party Name

MLD MORTGAGE INC

Additional Information (Official Use Only)



MAIL COPY _____

NO COPY _____

ENVELOPE _____

ADDITIONAL STAMPINGS _____

***** DO NOT REMOVE THIS PAGE. *****
COVER SHEET (DOCUMENT SUMMARY FORM) IS PART OF CUMBERLAND COUNTY FILING RECORD
***** RETAIN THIS PAGE FOR FUTURE REFERENCE. *****

Return To:
MLD MORTGAGE, INC. ATTN: POST CLOSING

30-B VREELAND ROAD
FLORHAM PARK, NJ 07932

Prepared By:

MLD MORTGAGE, INC.

30-B VREELAND ROAD
FLORHAM PARK, NJ 07932

LOAN NO.: [REDACTED]

EQ 17337

Record & Return to:
Equititle, LLC
22 Jackson Mills Road
Freehold, NJ 07728

MIN: [REDACTED]
MERS Phone: 1-888-679-6377

[Space Above This Line For Recording Data]

State of New Jersey

MORTGAGE

FHA Case No.
[REDACTED]

THIS MORTGAGE ("Security Instrument") is given on
The Mortgagor is
JORGE L. MEDINA

MAY 18, 2009

("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as mortgagee. MERS is organized and existing under the laws of Delaware, and has a mailing address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
MLD MORTGAGE, INC.

("Lender") is organized and existing under the laws of
has an principal office and mailing address of
30-B VREELAND ROAD, FLORHAM PARK, NJ 07932

NEW JERSEY

, and

Borrower owes Lender the principal sum of
TWO HUNDRED ONE THOUSAND FOUR HUNDRED EIGHT AND NO/100 X X X X X X X X X X X X X X X X

Dollars (U.S. \$ 201,408.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JUNE 01, 2039 .
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest,

advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. This Security Instrument and the Note secured hereby are subject to modification (including changes in the interest rate, the due date, and other terms and conditions), as defined in New Jersey Laws 1985, ch. 353, Section 1 et seq., and upon such modification, shall have the benefit of the lien priority provisions of that law. The maximum principal amount secured by this Security Instrument is \$. For these purposes, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in

CUMBERLAND

County, New Jersey:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

which has the address of

MILLVILLE

404 HENDERSON AVENUE

[City], New Jersey

08332

[Street]

[Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

First American Title Insurance Company

SCHEDULE C

LEGAL DESCRIPTION

File No.: [REDACTED]

ALL that certain lot, parcel or tract of land, situate and lying in the City of Millville, County of Cumberland, State of New Jersey, and being more particularly described as follows:

BEGINNING at a concrete monument found in the Northwesterly line of Henderson Avenue (56 feet wide), said beginning point being in the division line of Lots 32 and 33 on Plan hereinafter mentioned, said point being North 68 degrees 15 minutes 00 seconds East (erroneously stated as West in prior deed) a distance of 95.00 feet from the point of intersection of said Northwesterly line with the Northeasterly line of Mickle Street (66 feet wide), and running thence;

1. Along the line of Lot 33, North 23 degrees 45 minutes 00 seconds West a distance of 165.00 feet to a concrete monument found, being the common corner of Lots 32, 33, 50 and 51; thence
2. Along the line of Lots 51 and 52, North 68 degrees 15 minutes 00 seconds East a distance of 94.00 feet to a concrete monument found in the Northwesterly line of Henderson Avenue, thence;
3. Along the line of Lot 30, South 23 degrees 45 minutes 00 seconds East a distance of 165.00 feet to a concrete monument found in the Northwesterly line of Henderson Avenue, thence;
4. Along the said Northwesterly line of South 66 degrees 15 minutes 00 seconds West a distance of 94.00 feet to the point and place of beginning.

BEING Lot 7, Block 544 as shown on the City of Millville Tax Map.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 7 in Block 544 on the City of Millville Tax Map.

Issued by:
Equititle, LLC
150 Airport Road
Unit 300
Lakewood, NJ 08701
Telephone: 732-987-4090 Fax 732-987-4088

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or

abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and

(ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

20. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

- | | | |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Growing Equity Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input type="checkbox"/> Other(s) [specify] | | |

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

Melissa A Redrup
-Witness

-Witness

JORGE L MEDINA (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

STATE OF NEW JERSEY

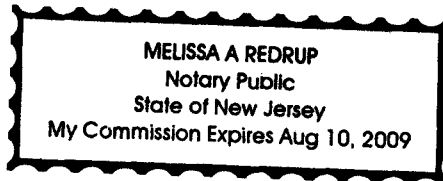
On this 18th day of May, 2009
personally appeared

JORGE L MEDINA

County ss:

, before me, the subscriber,

who, I am satisfied, is/~~are~~ the person(s) named in and who executed the within instrument, and thereupon acknowledged that he/~~she/they~~ signed, sealed and delivered the same as his/~~her/their~~ act and deed, for the purposes therein expressed.



Melissa A Redrup
Notary Public

AMENDED AND RESTATED NOTE

FHA Case No.

Multistate

DocID#:

May 18, 2009

404 HENDERSON AVENUE
MILLVILLE, NJ 08332

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means BAC Home Loans Servicing, LP and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of Two Hundred Sixteen Thousand Two Hundred Fifty Eight Dollars and Thirty Cents (Dollars U.S. \$216,258.30) plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of Four Point Eight Seven Five percent (4.875%) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on February 01, 2011. Any principal and interest remaining on the first day of January 01, 2041, will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at
155 North Lake Avenue Pasadena, California 91109
or at such place a Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$1,144.46. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

Graduated Payment Allonge

Growing Equity Allonge

Other [specify]

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payments unless Lender agrees in writing to those changes.

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of Four percent (4%) of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this options without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the right of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address. Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, borrower accepts and agrees to the terms and covenants contained in this Note.

PAY TO THE ORDER OF
BANK OF AMERICA, N.A.

WITHOUT RECOURSE
BAC HOME LOANS SERVICING, LP
BY RECONTRUST COMPANY, N.A.
AS ATTORNEY-IN-FACT

BY: Patricia Liddell
PATRICIA LIDDELL
ASSISTANT VICE PRESIDENT

Jorge L Medina
JORGE L MEDINA

SECRETARY OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20548-0001
BY: Noah Wallace
NOAH WALLACE
ASSISTANT SECRETARY

PAY TO THE ORDER OF
Secretary of Housing and Urban Development of
Washington D.C., and his/her successors and assigns
WITHOUT RECOURSE
BANK OF AMERICA, N.A.
BY RECONTRUST COMPANY, N.A.
AS ATTORNEY-IN-FACT

BY: Noah Wallace
NOAH WALLACE
ASSISTANT SECRETARY

Multistate

WERS Phone: 1-888-679-6377

NOTE

FHA Case No.

LOAN NO.:

MAY 18, 2009

[Date]

404 HENDERSON AVENUE, MILLVILLE, NJ 08332

[Property Address]

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means MLD MORTGAGE, INC.

and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of

TWO HUNDRED ONE THOUSAND FOUR HUNDRED EIGHT AND NO/100 X X X X X X X X X X X X X X X X

Dollars (U.S. \$ 201,408.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of FIVE AND 000/1000THS percent (5.000 %) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on JULY, 2009 . Any principal and interest remaining on the first day of JUNE, 2039 , will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at MLD MORTGAGE, INC. ATTN: LOAN PAYMENT CENTER 30-B VREELAND ROAD, FLORHAM PARK, NJ 07932 or at such place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$ 1,081.20 . This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

☐ Graduated Payment Allonge ☐ Growing Equity Allonge ☐ Other [specify]

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

Initials: JLM

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of 15 calendar days after the payment is due, Lender may collect a late charge in the amount of FOUR percent (4.000 %) of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

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Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

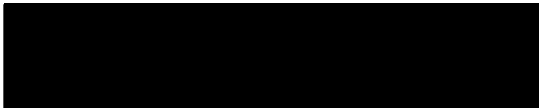
9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

JORGE L MEDINA	(Seal)	_____	(Seal)
	-Borrower		-Borrower
PAY TO THE ORDER OF:			
Bank of America, N.A.	(Seal)	_____	(Seal)
	-Borrower		-Borrower
WITHOUT RECOURSE			
MLD MORTGAGE, INC.			
A NEW JERSEY CORPORATION			
BY: PHILIP MANCUSO, EXEC. VICE PRESIDENT	(Seal)	_____	(Seal)
	-Borrower		-Borrower
	(Seal)	_____	(Seal)
	-Borrower		-Borrower

ReqID: 3673122 Trailing Document Header Date 1/2/2019



CL-ALLONGE-SOLD

Loan Number: [REDACTED] Borrower Name Jorge L Medina

Borrower Address 404 HENDERSON AVENUE MILLVILLE, NJ 08332

From Bayview Dispositions IIIa, LLC

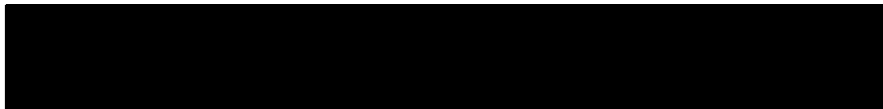
To: ATLANTICA, LLC

SS: SO

Capture job name: COLL_LOANSALES_SCN

Return To: **CL-LIAISON-PURCHASER-RECORDING**

Doc Description **Return to Requestor**



Doc Count 402 Deal Id: H-15194-31

Shipping Batch: **20721** Item: 55

OFFICE USE ONLY:

Signor: (ESLOAN SOTOLONGO as AVP-ROGER notary)

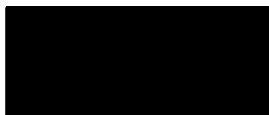
Sold To: TRIFERA 12-31-2018

Contact:

Ship Contact:

Address: UNRECORDED DOCUMENTS: ATTN: JOURNIE PINSON AT METASOURCE 2860
Exchange Blvd., Suite 100, Southlake, TX 76092 TRAILING
DOCUMENTS: ATLANTICA, LLC

Comments: CC Roger Shaddock on shipping information emails



ALLONGE TO NOTE

BV# [REDACTED]

Statement of Purpose: This Note Allonge is attached to and made part of the Note, for the purpose of Noteholder Endorsement to evidence a transfer of interest.

BORROWER: Jorge L Medina

CO-BORROWER:

CO-BORROWER:

OBAL: \$201,408.00

NOTE DATE 5/18/2009

ADDRESS: 404 HENDERSON AVENUE MILLVILLE, NJ 08332

PAY TO THE ORDER OF:

ATLANTICA, LLC

WITHOUT RECOURSE:

Bayview Dispositions IIIa, LLC

BY: 

NAME: ESLOAN SOTOLONGO

TITLE: Assistant Vice-President

ReqID: 3673121 Trailing Document Header Date 1/2/2019



CL-ALLONGE-SOLD

Loan Number: [REDACTED] Borrower Name Jorge L Medina

Borrower Address 404 HENDERSON AVENUE MILLVILLE, NJ 08332

From BAYVIEW LOAN SERVICING, LLC

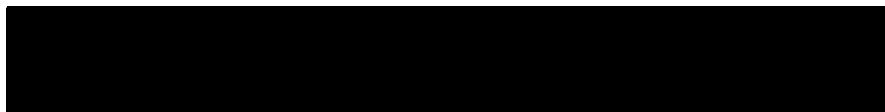
To: Bayview Dispositions IIIa, LLC

SS: SO

Capture job name: COLL_LOANSALES_SCN

Return To: **CL-LIAISON-PURCHASER-RECORDING**

Doc Description Return to Requestor



Doc Count 402 Deal Id: H-15194-31

Shipping Batch: **20721** Item: 54

OFFICE USE ONLY:

Signor: (ESLOAN SOTOLONGO as AVP-ROGER notary)

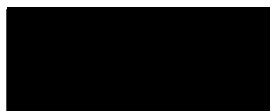
Sold To: TRIFERA 12-31-2018

Contact:

Ship Contact:

Address: UNRECORDED DOCUMENTS: ATTN: JOURNIE PINSON AT METASOURCE 2860
Exchange Blvd., Suite 100, Southlake, TX 76092 TRAILING
DOCUMENTS: ATLANTICA, LLC

Comments: CC Roger Shaddock on shipping information emails



ALLONGE TO NOTE

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Statement of Purpose: This Note Allonge is attached to and made part of the Note, for the purpose of Noteholder Endorsement to evidence a transfer of interest.

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CO-BORROWER:

CO-BORROWER:

OBAL: \$201,408.00

NOTE DATE 5/18/2009

ADDRESS: 404 HENDERSON AVENUE MILLVILLE, NJ 08332

PAY TO THE ORDER OF:

Bayview Dispositions IIIa, LLC

WITHOUT RECOURSE:

BAYVIEW LOAN SERVICING, LLC

BY: 

NAME: ESLOAN SOTOLONGO

TITLE: Assistant Vice-President